We have been at the forefront of pleasure boat insurance for over 90 years. As such, we understand that offering the right insurance to our customers is about more than comparing premiums and cover it’s also about choosing a company that appreciates the differing needs of boat owners. With our wealth of experience, you can be assured of a personal and professional service.

Relevant to the entire policy
This policy is an agreement between you and us but is only valid if you pay the premiums. It is based on the information you gave us and confirmed to us during the application process or subsequently. Your policy provides the cover for the period of insurance shown in your schedule. You must read these terms and conditions together with your schedule and any specifications or endorsements as one contract.

Information you should provide
It is important you check the information shown in your policy documentation, as your policy and cover is based on the information you have given us (either direct or via your insurance adviser) during the application process or subsequently, as confirmed in your most recent documents. Although we may undertake checks to verify your details, you must take reasonable care to ensure all information provided by you or on your behalf is, to the best of your knowledge and belief, accurate and complete.

You must tell us immediately if at any time any of the information is incorrect or changes. If we have wrong information this may result in an increased premium and/or claims not being paid in full, or your insurance may not be valid and claims will not be paid. If in doubt about any information please contact us soon as possible.
Changes in information we need to be informed of include, but are not limited to, the following examples and apply equally to all persons covered under the policy:

- accidents (fault or non-fault) whether or not resulting in a claim;
- thefts (of or from the vessel);
- convictions or pending prosecutions for any criminal offence;
- change of your address or where your vessel is moored;
- make and/or model of vessel;
- use of vessel;
- modifications to your vessel;
- any health matters affecting ability to operate the vessel.

Your insurance may not be valid until we have agreed to accept your changes and we will be entitled to vary the premium and terms for the rest of the period of insurance.

You should keep a record of all information supplied to us in connection with this insurance.

The Schedule, Certificate of Insurance, Operative Endorsements and Policy are to be read together as one contract and are based on the information you have provided.

If you fail to pay your premium we will refuse your claim or take the balance of any outstanding premium due to us from any claim payment we make to you. This may mean that we fulfil our obligations to any claim against your policy by a third party but seek full recovery of any sum made under your policy directly from you. This may include the instruction of solicitors or other recovery agents.

How we use your information
Zurich Insurance plc holds your personal information in accordance with the Data Protection Act 1998. The information supplied to us by you may be held on a computer and passed to other insurers and re-insurers for underwriting and claims purposes. You should show this notice to anyone whose personal information may be processed to administer this policy, including handling any claims.

We use a variety of security technologies and procedures to help protect your information from inappropriate use, and we will continue to revise procedures and implement additional security features as new technology becomes available.

We may use your information for underwriting purposes, statistical analysis, management information, market research, testing to ensure the integrity of our systems, and risk management. We will only share your information as described in this notice, or where we are required or allowed to do so by law.
Policy Administration & Underwriting

In order to administer your insurance policy and any claims made against the policy, Zurich Insurance plc may share personal information provided to us with other companies within the Zurich Insurance Group and with business partners, including companies inside and outside the European Economic Area. If we do transfer your personal information, including where we propose a change of underwriter, we make sure that it is appropriately protected.

Claims History

Under the conditions of this policy you must tell us about any insurance related incidents such as fire, water damage, theft or an accident whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to the relevant database. We may search these databases when you apply for insurance or in the event of any incident or claim or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

a) share information about you with other organisations including the police
b) undertake credit searches
c) check and share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering for example when:

a) checking details on applications for credit and credit related or other facilities
b) managing credit and credit related accounts or facilities
c) recovering debt and tracing beneficiaries
d) checking details on proposals and claims for all types of insurance
e) checking details of job applicants and employees.

Please contact us if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
Cancellation rights
If you decide you do not want to accept the policy (or any future renewal of the policy by us), please surrender the Certificate of Insurance to us or your insurance advisor using the contact details provided on the covering letter, within 14 days of receiving it (or for renewals, within 14 days of your policy renewal date). We will charge you on a pro rata basis for the time you have been on cover subject to a minimum premium of £50 (plus insurance premium tax) and the balance of the premium will be returned to you. There will be no return of premium if you are cancelling the policy within 14 days following a claim where your vessel is a total loss.

If you cancel at any other time, we will charge you for the time you have been on cover. If this within the first year, we will deduct a £50 (including insurance premium tax) administration charge from any refund. We will not refund any premium if we have paid a claim or one is outstanding when you cancel your policy.

Our Right of Renewal
Our right to renew this policy does not affect your cancellation rights detailed on your copy of the policy. If you pay the premium to us using our Direct Debit instalment scheme we will have the right (which we may choose not to exercise) to renew the policy each year and continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal. If you decide you do not want us to renew the policy, provided you tell us before the next renewal date, we will not renew it.
Definitions

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold.

In this policy the words ‘you’, ‘your’ and ‘yours’ refer to the person or persons named in the policy documentation as the insured. The words ‘we’, ‘us’ and ‘our’ mean Zurich Insurance plc.

Agreed Value: this is the amount shown in the policy documentation, which represents the value of your vessel as declared by you and agreed by us.

Excess: an amount to be deducted or collected in the event of any claim.

In Commission: when your vessel is fitted out and ready for use.

Laid Up Out of Commission: when your vessel is not fitted out and ready for use.

Marina: a secure and sheltered mooring complex, providing controlled access to berths or pontoons. Excluding facilities with floating or temporary breakwaters.

Motors and electrical equipment: motors and electrical machinery and equipment; batteries and their connections.

Policy Documentation: policy, schedule, endorsements, renewal notice and certificate of insurance (where issued).

Profession: any business, trade, profession or organisation. This includes delivery skippers.

Racing: any organised competitive events with a designated start and finish; speed tests or connected trials.

Seaworthy: the vessel is seaworthy if it is maintained and crewed in such a way as to be able to operate safely in conditions which can reasonably be expected. If you are unable to maintain the vessel due to lack of knowledge, skill or time you must employ the services of a professional to do so on your behalf.
Terrorism: the use or threat of violence or force, designed to influence the government or to intimidate the public, for the purpose of advancing a political, religious or ideological cause.

Total Loss: your craft is irretrievably lost or destroyed. A constructive total loss is where the cost of replacement or repair exceeds the sum insured.

Unattended: The vessel is unattended if you, or somebody appointed on your behalf, is not in a position to monitor the vessel and able to go to its immediate aid in the event of an incident or external interference.

Underwater Gear: the propulsion, stability and steering equipment of your vessel that is under the water.

United Kingdom: England, Wales, Northern Ireland, Scotland, Isle of Man and Channel Islands.

Vessel: your craft as described in the policy documentation plus:

- motors and electrical equipment
- outboard motors not exceeding 10 hp unless otherwise shown in the policy documentation
- any tender not exceeding 16 feet in length nor exceeding £2,000 in value unless otherwise shown in the policy documentation
- gear and equipment that would normally be sold with your craft
- television and radio aerials; satellite receiving dishes, their fittings and masts; solar panels.
Making a claim

To make a claim or report an incident, please contact your insurance agent or call us on the number below.

01273 863450

We will need to know:

• your name, address, telephone number and policy number
• the place where the incident occurred
• what caused the incident
• contact details of witnesses and third parties, where known

You must tell us immediately about any accidents, claims or legal proceedings in connection with this policy, and give us all the information and help we may need, including contact details of all witnesses, likely claimants and persons against whom any recovery might be made.

You must send any writ, summons or comparable foreign documentation to us immediately it is received. We will decide how to settle or defend a claim, and may bring or defend proceedings in the name of any person covered by the policy, including proceedings for recovering any claim.

You must report any loss, theft, attempted theft or malicious damage to the police immediately and obtain a crime reference. We will pay reasonable costs incurred by you in respect of official inquiries and/or coroners’ inquests.

We will also pay reasonable costs incurred by you, subject to our prior approval, for settling or defending any claim.

We retain the option to decide where the repairs are carried out and may require a number of quotations.

If you are making a claim under the Liveaboards Contents section of the policy:

• you will need to provide us with original purchase receipts, invoices, instruction booklets or photographs
• you may need, for property damage, to provide confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

For additional information, please read our Claims Advice Notes.
Loss or damage to your vessel

What is covered
We will pay you for loss or damage to your vessel whilst it is:

• ashore or afloat
• in commission. This cover is provided for you and whilst any person is in control of your vessel with your permission
• laid up out of commission
• being lifted, hauled out or launched

all in accordance with the limits and requirements shown within the policy documentation.

What we will pay
We will pay the reasonable cost of replacement or repair, less the excess, for loss or damage to your vessel.

In the event of a total loss or constructive total loss, we will either pay the agreed value of your vessel or provide a replacement vessel of a similar age, size and type. No excess will apply if your craft is declared a total loss.

Reasonable replacement or repair to be considered sufficient, even if the appearance and condition of your vessel is not the same as prior to the claim.

In no case will we pay for unrepaid damage in the event of a subsequent total loss.

In the event of loss or damage to outboard motors we will pay the current replacement price less 10% per annum, up to a maximum deduction of 50%.

In the event of loss or damage to sails, running rigging, protective covers, canopies, side screens, personal possessions, unspecified tenders or items or parts that are no longer available or legally compliant, we will pay the current replacement price less 10% per annum, up to a maximum deduction of 30%.

No excess will apply in respect of loss or damage to mast crutches or quant poles and your No Claims Bonus will not be affected.

In the event of loss or damage to computerised equipment, we will pay for replacement items of a similar type and specification.

If you choose not to repair or reinstate a loss, we will only pay you the depreciation in market value or the cost of reinstatement, whichever is the lesser figure.

Please read Policy exclusions, pages 20 to 22.
What is covered

We will cover your legal liabilities and/or the costs associated with the defense against such a claim, up to the limit stated within the policy documentation, to compensate other people if someone dies or is injured, or property not owned by you is lost or damaged as a result of your interest in your vessel.

The excess will not apply to this cover.

We will provide this cover for: you and those in control of your vessel with your permission, excluding anyone acting as part of their profession.

Pollution

We will pay any pollution related clean up costs, resulting from a sudden identifiable, unintended and unexpected incident occurring entirely at a specific time and place.

The excess will not apply to this cover.

Removal of Wreck

We will pay the reasonable costs of attempted or actual raising, removal or destruction of the wreck of your vessel or any failure to do so, resulting from loss or damage covered by this insurance.

The excess will not apply to this cover.

Please read Policy exclusions, pages 20 to 22.
Additional cover

**Grounding**
We will pay the reasonable costs of inspecting your vessel, less the excess, following grounding even if no damage is found.

**Marina benefits**
If a claim occurs whilst your vessel is moored on a marina berth, we will not apply the excess and your No Claims Bonus will not be affected.

**Medical expenses**
We will pay necessary medical expenses incurred, following an accident, by you or any person on board your vessel with your permission.

The maximum amount payable for any one accident is £500. The excess will not apply to this cover.

**Pollution hazard**
We will pay for loss or damage to your vessel caused by a governmental authority, whilst trying to prevent or mitigate a pollution hazard following loss or damage to your vessel.

**Preventing or minimising a Loss**
We will pay reasonable costs incurred, including salvage, in preventing or minimising a loss covered by this insurance.

The excess will not apply to this cover.

**Protected bonus**
Only to apply when shown within the policy documentation.

Your No Claim Bonus will not be reduced if you make a claim under this policy.

**Racing**
Only to apply when shown within the policy documentation.

**What you are covered for:**
We will pay for loss or damage, less double the excess, whilst your vessel is racing.

We will cover your legal liabilities whilst your vessel is racing.

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**No claims bonus**
(Applicable only if shown in the policy documentation).

Providing no claim has been submitted during the previous year’s period of insurance, you will be entitled to the following discounts:

<table>
<thead>
<tr>
<th>Duration</th>
<th>Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>After year 1</td>
<td>5%</td>
</tr>
<tr>
<td>2 consecutive years</td>
<td>7.5%</td>
</tr>
<tr>
<td>3 consecutive years</td>
<td>10%</td>
</tr>
<tr>
<td>4 consecutive years</td>
<td>15%</td>
</tr>
<tr>
<td>5+ consecutive years</td>
<td>20%</td>
</tr>
</tbody>
</table>
What you are not covered for:

- one-third of the total cost of replacing or repairing sails, masts, spars, fittings and standing and running rigging lost or damaged, but with no further deduction for new replacing old. The excess will not apply to any part of any claim to which the one-third deduction applies.

- single handed racing

Transit (applicable only where your vessel does not exceed 30 feet – 9.14 metres in length)

We will pay for loss or damage, less the excess, to your vessel whilst in transit by road in the United Kingdom, including loading and unloading.

You are not covered for scratching, denting, bruising or chafing.

Uninsured third party

If your vessel is damaged by an uninsured third party or a third party who can not be identified, we will not apply the excess.
If you live aboard your vessel, please see Contents – page 17.

**Definition**
Clothes and items of a personal nature likely to be worn, used or carried.

**What is covered:**
- we will pay for loss or damage, less the excess and deduction for age, to personal effects

**We will provide this cover for:**
- you, your spouse or partner and children, who permanently live in your normal home

**What is not covered:**
- any one item in excess of £250 unless showing otherwise within the policy documentation
- breakage of items of a fragile nature unless resulting from a loss covered by this insurance
- cash, cheques, travellers cheques, credit or debit cards, current postage stamps, savings stamps or certificates, lottery tickets, premium bonds, postal orders, money orders, bank drafts, travel and other tickets with a fixed monetary value, phone cards, gift vouchers, deeds and share certificates
- collections of stamps, coins or medals
- damp, mould, mildew, vermin or moth
- digital/video cameras
- food and drink
- fuel
- furs
- hearing aids
- items of gold, silver and other precious metals
- jewellery and watches
- loss or damage to equipment used for a professional purpose
- loss or damage unless your vessel has lockable storage
- loss or damage to portable computerised equipment
- loss or damage to water skis, water toys, fishing, diving and sports equipment whilst in use
- loss or damage caused by repair, alteration, refinishing, dyeing, cleaning or renovating
- mechanical or electrical failure or breakdown
- mobile phones
- photographic equipment
- plants or living creatures
- spectacles and contact lenses
- theft from an unattended motor vehicle unless the vehicle was securely locked and the personal effects hidden from view
- wear, tear, depreciation or gradual deterioration
- water damage to digital entertainment equipment unless your vessel sinks or is submerged as a result of a loss covered by this insurance
Definitions
Loss of limb means physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight means a complete, irrecoverable and irremediable loss of sight of one or both eyes.

Permanent total disablement means disablement that prevents attending to business or occupation of any and every kind which, lasting for 12 consecutive calendar months, is at the expiry of that period beyond all hope of improvement.

What is covered
Personal accidents that, within 12 months of the event, are the sole and independent cause of subsequent disability. The excess will not apply to this cover.

Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of limb</td>
<td>£15,000</td>
</tr>
<tr>
<td>Loss of sight</td>
<td>£15,000</td>
</tr>
<tr>
<td>Permanent total disablement</td>
<td>£15,000</td>
</tr>
</tbody>
</table>

For persons aged under 16 or over 70 years at the time of the accident, the permanent total disablement benefit will not apply.

We will provide this cover for: you and persons aboard your vessel (including whilst embarking or disembarking) with your permission.

What you are not covered for:
- a disease, physical defect, illness or injury which existed prior to the accident
- being under the influence of drink, drugs or solvent abuse
- You are not covered for any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in this Policy.
- disablement to any person employed by you in any capacity whatsoever
- disablement to any person whilst your vessel is being used for purposes other than private pleasure
- death
- pregnancy
- suicide, deliberate self-injury or wilful exposure to needless risk

The overall limit is £60,000 for any one accident or event. If any one accident or event involves 4 or more persons, the individual sums insured will be proportionally reduced, until the overall total does not exceed £60,000.
Conditions
In the event of a claim, no payment will be made without appropriate medical certification which you must submit together with any information, evidence or receipts that we ask for. These must be obtained at your expense.

Where necessary, the claimant must agree to a medical examination. We will pay the cost.

No claim will be payable under more than one benefit in respect of any one accident.
Endorsements

**Definition**
Household goods, furniture, clothes and items of a strictly personal nature likely to be worn, carried or used.

**What is covered:**
- we will pay for accidental or malicious damage, and losses resulting from fire and theft, to your Contents, up to a maximum amount of £25,000, less a £50 excess. We will also make a deduction for age of 10% per annum, up to a maximum of 50%. This deduction will not apply to jewellery and watches.

**Alternative Accommodation**
If your vessel becomes uninhabitable following loss or damage covered by this insurance, we will pay the reasonable costs of alternative accommodation for you, your spouse or partner, children and domestic pets.

The excess will not apply to this cover.

**Contents:**
Where cover for the above is shown within the policy documentation, this will replace the cover given within the Personal effects section of this policy.

We will provide this cover for:
- you, your husband, wife or partner and children, who permanently live onboard your vessel.

There are individual limits, which are shown on the next page.
**What is not covered:**

- cash, cheques, travellers cheques, credit or debit cards, current postage stamps, savings stamp or certificates, lottery tickets, premium bonds, postal orders, money
- collections of stamps, coins or medals
- damp, mould, mildew, vermin or moth
- equipment used for a professional purpose
- food and drink in your freezer or fridge unless following breakdown of the appliance. You will not be covered if this is caused by a deliberate act of the power supply authority
- furs
- loss or damage to water skis, water toys, fishing, diving and sports equipment whilst in use
- loss or damage caused by repair, alteration, refinishing, dyeing, cleaning or renovating
- loss or damage if your vessel is unoccupied for more than 45 consecutive days
- malicious computer codes. Computer software, programs or data
- malicious damage by you or anyone living onboard your vessel
- mechanical or electrical failure or breakdown
- mobile phones
- plants or living creatures
- the need to make good any defect in repair or maintenance

<table>
<thead>
<tr>
<th>Specified item</th>
<th>Single item limit</th>
<th>Overall limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternative Accommodation</td>
<td>£1,000</td>
<td></td>
</tr>
<tr>
<td>Computerised equipment</td>
<td>£250  £750</td>
<td></td>
</tr>
<tr>
<td>Food and drink</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td>Fuel</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td>Home Entertainment Equipment</td>
<td>£250  £750</td>
<td></td>
</tr>
<tr>
<td>Jewellery and watches</td>
<td>£250  £2,500</td>
<td></td>
</tr>
<tr>
<td>Mirrors, glass and sanitary ware</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td>Pedal Cycles</td>
<td>£250</td>
<td></td>
</tr>
<tr>
<td>Theft from garages and outbuildings</td>
<td>£250  £1,500</td>
<td></td>
</tr>
<tr>
<td>Unspecified items not referred to above</td>
<td>£500  £25,000</td>
<td></td>
</tr>
</tbody>
</table>
• the need to make good any fault or error in design or construction
• the need to replace, repair or renew a faulty part or defective material
• wear, tear, depreciation or gradual deterioration

The maximum amount we will pay when the contents are away from your vessel is 20% of the overall amount insured for this section as shown within the policy documentation.

Keys and Locks
We will pay the cost of replacing keys and locks or lock mechanisms to external doors, if keys are accidentally lost or stolen.

The maximum amount we will pay is £100.

The excess will not apply to this cover.

Pedal Cycles
What is covered:
• we will pay for loss or damage to pedal cycles.

We will provide this cover for:
• you, your husband, wife or partner and children, who permanently live onboard your vessel

What you are not covered for:
• any mechanically propelled or assisted pedal cycles
• lamps, tyres or accessories unless the pedal cycle suffers loss or damage at the same time
• loss or damage whilst the pedal cycle is being used for racing, pace making, trials or jumping
• scratching or denting
• theft whilst outside your vessel and unattended, unless it is in a locked building and immobilised by a security device or it is attached by a security device between the pedal cycle’s frame and a permanently fixed structure

The excess will not apply to this cover.

Public liability
What is covered:
we will cover your legal liabilities as a private individual, up to the limit stated within the policy documentation, to compensate other people if someone dies or is injured, or property is damaged

We will provide this cover for:
• you, your husband, wife or partner and children, who permanently live in your normal home

What you are not covered for:
• liabilities arising directly or indirectly from the ownership, maintenance, possession, loading, unloading or use of any aircraft
• liabilities arising out of business activity carried out by you

• liabilities arising from a contract or agreement whether written or not, which imposes a liability which would not have existed without the contract or agreement

• liabilities arising from ownership of any dog described in Section 1 of the Dangerous Dogs Act 1991 or specified in the Dangerous Dogs (Northern Ireland) Order 1991 and any amending legislation

• liabilities arising from libel, slander or defamation

• liabilities arising from you performing or failing to perform professional services, including advice for which you are legally responsible or licensed

• liabilities for fines, penalties or punitive damages

• liabilities arising from the ownership, possession or use of any motorised vehicle, caravan or pedal cycle

• liabilities arising from the ownership, possession or use of any unlicensed firearm

• liabilities arising from the ownership, possession or use of any watercraft other than your vessel shown within the policy documentation

Policy exclusions

We will not pay for any claims arising from:

• a reduction in the market value of your vessel following repair, or loss of value, warranty coverage or rating

• accidents or illness to persons contracted by you, in any capacity whatsoever, in connection with your vessel

• any accident or incident that occurs outside the period of insurance

• any activity involving persons being pulled by your vessel and/or tenders unless this is included within the policy documentation

• any chemical, biological, bio-chemical or electromagnetic weapon

• capture, seizure, arrest, restraint or detainment

• damage sustained in consequence of insufficient packing of items dispatched to or by repairers or suppliers

• deception by you

• electrolysis, osmosis or like conditions

• failure, fault, short circuit or breakdown of motors and electrical equipment

• fines, penalties or punitive damages
• fire or explosion where your vessel and/or tender is fitted with inboard machinery and the maximum design speed exceeds 20m.p.h or 17 knots unless it is equipped with automatic, or remote controlled from the steering position, fire extinguishing apparatus in the engine compartment
• frost damage to motors and electrical equipment, unless manufacturers recommendations have been complied with
• hire, charter, reward or any other commercial activity, unless shown within the policy documentation
• ionising radiation, radioactivity, nuclear fuel, nuclear waste or nuclear equipment
• liabilities whilst your vessel is in transit by road
• liabilities assumed under contract, incurred solely by an agreement entered into by you
• liabilities to passengers or crew engaged in any underwater sport or activity, from the time of leaving your vessel until safely within your vessel
• liabilities whilst your vessel is in the care, custody or control of anyone acting as part of their profession
• loss or damage to a jet drive or jet propulsion unit, as a result of ingestion of an underwater or floating object
• loss or damage to your vessel’s moorings
• loss or damage to tenders unless permanently marked with the name of your parent vessel
• loss or damage to consumable stores
• loss or damage to motors and electrical equipment as a result of gradual incursion of water into your vessel unless following physical damage to your vessel resulting from impact
• loss or damage to motors and electrical equipment resulting from water gradually escaping from any fixed pipe appliance or pipe
• loss or damage or liability arising from or relating to gas unless: the installation and tubing are to the approved British Standard and meet the Boat Safety Certificate recommendations all gas containers are secured against movement in a purpose built locker which is properly ventilated to the exterior of your vessel
• loss of use of your vessel
• malicious computer codes. Computer software, programs or data
• racing unless this is shown within the policy documentation
• sails split by the wind or blown away
• terrorism
• the failure of a computer chip or computer software to recognise a true calendar date

• the need to make good any defect in repair or maintenance.

• the need to make good any fault or error in design or construction

• the need to replace, repair or renew a faulty part or defective material

• theft of outboard motors, over 10 hp, attached to your vessel or tenders unless it is securely locked by an anti-theft device, which prevents retaining bolts/clamps being undone, in addition to its normal method of attachment

• theft of outboard motors, 10hp or less, attached to your vessel or tenders unless it is secured by an anti-theft device, in addition to its normal method of attachment

• theft of outboard motors unless you have safely recorded the serial number.

• theft from the interior of your vessel unless violence and force are used to break into your vessel or place of storage

• theft of fixed gear and equipment from the exterior of your vessel unless violence or force are used

• theft of the trailer, and any insured items attached to it, whilst unattended unless the trailer has been securely fastened by a wheel clamp or hitch lock

• war, invasion, civil war, conflict or commotion

• wear, tear, depreciation or gradual deterioration; corrosion and electrolysis

• wilful misconduct or acts of recklessness by you or other persons in control of your vessel including, but not limited to, conduct when under the influence of alcohol or drugs

• your failure to maintain your vessel in a seaworthy condition or in the case of a trailer, roadworthy condition

• your vessel operating outside the cruising range shown in the policy documentation

• your vessel being stranded, sunk, swamped or breaking adrift whilst unattended for a period in excess of 8 hours on coastal waters, except on a sheltered and recognised mooring or anchorage. We would draw your attention to Policy Conditions – Due Care and Diligence and your cruising range.

• your vessel undertaking towage or salvage services under a pre-arranged contract. However, your vessel may assist or tow boats in distress
Policy conditions

Assignment
This policy is non-transferable.

Cancellation by us
We may cancel this policy at any time subject to 30 days notice to your last known address. Any return premium will be calculated on a pro-rata basis but no refund will be given if a total loss claim has been paid or is outstanding at the time of the cancellation.

If you are paying your premium by instalments and you miss a payment, we may cancel your cover giving you seven days notice to your last known address.

Subject always to a minimum retained premium of £50, plus insurance premium tax.

Cancellation by you
If you decide that you do not want to accept the policy (or any future renewal of the policy by us), please contact us using the contact details provided on the covering letter within 14 days of receiving it (or for renewals, within 14 days of your policy renewal date). We will only charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £50 (plus insurance premium tax). The balance of the premium will be returned to you.

If you cancel your policy later than 14 days from receiving it we will give you a refund in proportion to the time left until your current period of insurance is due to run out, subject to a minimum premium of £50 (plus insurance premium tax).

Please note that no cancellation refund will be allowed if a Total Loss claim settlement has been paid or is in negotiation.

Change of ownership
Should your vessel be sold or transferred to new ownership or there is a change in interest, this policy will be cancelled from the relevant date.

Claim payment
In no case will we, under any section, pay more than the sum insured shown against that item in the policy documentation.

Competence
Those in charge of your vessel with your permission must have satisfied you of their competence, prior to your agreement.

Currency
Where an amount is given within this policy and the currency shown on the policy documentation is other than Sterling (£), the equivalent currency amount will apply. This will be calculated on the day the loss occurred, using the rate as quoted by the Bank of England.
Due care and diligence
You must exercise due care and diligence at all times and do all you reasonably can to prevent loss or damage to your vessel.

Excess
In the event of a claim under more than one section of this policy, the highest excess will apply.

Fraudulent Claim
If a claim is fraudulent or false in any way, we will not make any payment and the policy will be void. There will be no refund of premium.

Instalments
If you pay the premium to us using our Direct Debit instalment scheme we will have the right (which we may not use) to renew the policy each year and continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal.

If you decide that you do not want us to renew the policy, as long as you tell us before the next renewal date, we will not renew it.

Our right to renew this policy does not affect your cancellation rights detailed in Cancellation by you.

Modifications
You must notify us immediately if you modify your vessel. Modifications include but are not limited to such things as a different engine than supplied, extending the superstructure, a different rig or sails adding a bathing platform or changing the length of the vessel.

Notifying us of a change
You must tell us if any of the information on which this insurance is based changes. Failure to do so may result in your insurance no longer being valid and claims not met. If in doubt about any change you should disclose it. If your policy is amended as a result of any change, we will be entitled to vary the premium and terms for the rest of the period of insurance. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

If you replace your vessel, its permanent mooring or how you use it, your insurance will no longer be valid and claims will not be met until revised policy documentation has been issued by us.

Other insurance
If any claim is covered by another insurance, we will not pay the claim.

Responsibility
Everyone covered by this policy must follow the policy terms and conditions.

Rights of third parties
No person who is not party to this policy, or to whom cover is not expressly extended, may enforce any term of this policy.
Our complaints procedure
We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance
In the first instance, if you have a complaint about your policy or claim, you should contact the insurance advisor acting for you, or you can contact us directly.

If your complaint is about:
- your policy, please call us on 01273 863400
- a claim, please call us on 01273 863450

Or if you prefer, you may write to us. The address to use is:
PO Box 3707
Swindon
SN4 4AX

Complaints procedure leaflet
A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

The Financial Ombudsman Service (FOS)
If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response.

The FOS contact details are as follows:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You can telephone on:
08000 234 567 for people phoning from a “fixed line” (for example, a landline at home)
0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.
Details of your equipment

**Electronic navigation aids**

- Make
- Model
- Serial number

**Hull**

- Identification number/distinguishing marks

**Life raft**

- Make
- Model number
- Last serviced
<table>
<thead>
<tr>
<th>Make/Type</th>
<th>Model/HP</th>
<th>Serial number</th>
<th>Year of manufacture</th>
</tr>
</thead>
</table>

**Outboard motors**

<table>
<thead>
<tr>
<th>Make/Type</th>
<th>Year built</th>
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</table>

**Tenders**

<table>
<thead>
<tr>
<th>Make/Type</th>
<th>Year built</th>
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**Trailer**

<table>
<thead>
<tr>
<th>Make/Type</th>
<th>Year built</th>
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